



The Accountant General's Office Employees' Co-Operative Bank Limited

Park House Road, BENGALURU-560 001.

Phone : 080-22265658 ❖ e-mail : reachus@agsbank.com ❖ website : www.agsbank.com

President : Ms. Bindu K S
Chief Executive : Mr. Harish Kashyap
Ref. No. : AGOECB/

Date: 10/12/2024

RATE OF INTEREST

TERM DEPOSITS

Period From	Regular	Senior Citizen
30 Days to 45 Days	4.30%	4.30%
46 Days to 90 Days	4.60%	4.60%
91 Days to 180 Days	5.25%	5.25%
181 Days to 12 Months	6.25%	6.25%
13 Months to 18 Months	7.50%	8.00%
19 Months to 36 Months	7.25%	7.75%
37 Months and Above	6.00%	6.50%

SAVINGS BANK DEPOSITS – 3.50% (WEF 10/12/2024)

LOAN SCHEMES

Loan Scheme	No. Of Times	No. of Instalments	Loan Limits	Rate of Interest
Surety Loans				
Short Term Loan	-	50	2,00,000	9.50
Medium Term Loan	-	100	4,00,000	9.50
Personal Loan*	65	240	25,00,000	9.75
Vehicle Loans				
Two-Wheeler Loan	8	75	3,00,000	9.50
Four-Wheeler Loan (New)	35	150	20,00,000	9.50
Four-Wheeler Loan (Used)	20	85	8,00,000	9.50
Vehicle Loans (Electric)				
Two-Wheeler Loan	8	75	3,00,000	9.00
Four-Wheeler Loan (New)	35	150	20,00,000	9.00
Four-Wheeler Loan (Used)	20	85	8,00,000	9.00
Education Loans				
Education Loan (Domestic)	-	150	15,00,000	8.50
Education Loan (Abroad)	-	150	20,00,000	9.50
Housing Loans				
Construction of House	110	240	60,00,000	8.25
Purchase of Flat	110	240	60,00,000	8.25
Additions and Alterations	25	120	5,00,000	8.75
Site Purchase	40	180	25,00,000	9.75
Other Loans				
Mortgage Loan	30	180	15,00,000	10.50

Overall Limit – Maximum 85 Lakh or 120 times Basic Pay whichever is less

* ROI on Personal increased by 0.25% w.e.f 10/12/2024 (Board Decision dated 09/12/2024)

THE ACCOUNTANT GENERAL'S OFFICE
EMPLOYEES' COOPERATIVE BANK LIMITED

Chief Executive (Incharge)